

In re:
Marcos O. Vargas
Debtor

Case No. 22-13239-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 20, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2023:

Recip ID	Recipient Name and Address
db	+ Marcos O. Vargas, 963 Allengrove Street, Philadelphia, PA 19124-2409

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 20 2023 23:42:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2023 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	Email/Text: ebnotifications@creditacceptance.com	Sep 20 2023 23:41:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2023 23:52:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2023 at the address(es) listed below:

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Sep 20, 2023

Form ID: pdf900

Total Noticed: 5

Name	Email Address
BRADLY E ALLEN	on behalf of Debtor Marcos O. Vargas bealaw@verizon.net
BRIAN CRAIG NICHOLAS	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE2 Asset Backed Pass-Through Certificates, Series 2006-FRE2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE2 Asset Backed Pass-Through Certificates, Series 2006-FRE2 bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE2 Asset Backed Pass-Through Certificates, Series 2006-FRE2 bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the J.P. Morgan Mortgage Acquisition Corp. 2006-FRE2 Asset Backed Pass-Through Certificates, Series 2006-FRE2 mfarrington@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 8

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Marcos O. Vargas		: CHAPTER 13
	Debtor	:
Credit Acceptance Corporation		:
	Movant	: NO.: 22-13239/mdc
		:
vs.		: 11 U.S.C. Section 362
		:
Marcos O. Vargas		:
	Debtor	:
Ana L. Vargas		:
	Co-Debtor	:
		:
Kenneth E. West		:
	Trustee	:

STIPULATION SETTLING DEBTOR'S OBJECTIONS TO PROOF OF CLAIM OF
CREDIT ACCEPTANCE CORPORATION

Debtor, Marcos O. Vargas, by and through his attorney, Bradly E. Allen, and Credit
Acceptance Corporation, by and through their attorney, William E. Craig, enter into this
Stipulation as follows:

1. Credit Acceptance Corporation filed a Proof of Claim on December 5, 2022 in the
amount of \$16,229.35 for a deficiency balance on Debtor's 2014 Nissan Sentra vehicle.
2. Debtor filed objections to the claim of Credit Acceptance Corporation on June 9, 2023.
3. The parties hereto entered into a Settlement Agreement whereby Credit Acceptance
Corporation's Claim No. 1 is reduced from \$16,229.35 to \$12,616.29.
4. Credit Acceptance Corporation will amend their Proof of Claim to \$12,616.29 within five
days of the execution of this Agreement.

Dated this 13th day of September, 2023

CONSENTED TO BY:

/s/ Bradley E. Allen, Esquire
Bradly E. Allen, Esquire
Attorney for Debtor
Marcos O. Vargas

/s/ William E. Craig, Esquire
William E. Craig, Esquire
Morton & Craig LLC
Attorney for Credit Acceptance Corporation

No Objection - Without Prejudice to Any Trustee Rights or Remedies

/s/ LeeAne O Huggins
Kenneth E. West, Esquire
Chapter 13 Trustee

Approved by the Court this 19th day of September, 2023.

Magdelene D. Coleman
Bankruptcy Judge
Magdelene C. Coleman